

PATENT  
0630-1373P

IN THE U.S. PATENT AND TRADEMARK OFFICE

Applicant: KIM, Jun Conf.:  
Appl. No.: **NEW CONTINUATION** Group: Unassigned  
**APPLN. BASED ON 09/198,244**  
Filed: December 6, 2001 Examiner: Unassigned  
For: HOME BANKING SYSTEM AND METHOD  
THEREOF

**PRELIMINARY RESPONSE**

Assistant Commissioner for Patents  
Washington, DC 20231

December 6, 2001

Sir:

Preliminary to the examination of the above-identified application,  
the following remarks are respectfully submitted in connection with the  
above-identified application.

**REMARKS**

Claims 1-4 are pending. Claim 1 is an independent claim. These  
remarks correspond to those submitted on September 6, 2001 in the  
parent application (U.S. Serial No. 09/198,244).

Rejection Under 35. U.S.C. § 103(a)

Claims 1-4 (numbered 15-18 in the parent application) were rejected under 35. U.S.C. §103(a) as unpatentable over U.S. Patent No. 4,408,203 to Campbell in view of U.S. Patent No. 3,996,450 to Kerkhoff. Applicant respectfully traverses.

Campbell discloses a security system for an electronic transfer system providing encryption of a secret identification code entered by a user. The system of Campbell decrypts the code entered by the user, compares it to a corresponding encrypted code stored in a data processing unit, and grants the user access to the system if the entered code matches the stored code.

Campbell does not disclose or suggest a method for requesting a user's home banking service transaction; displaying the home banking service transaction result; confirming the home banking service transaction result; and writing a user's home banking service transaction result on the card as encoded information as recited in independent claim 15 (as amended).

Kerkhoff teaches a secret number change routine for use with automatic dispensing type machines, which are activated by a customer's coded credit card. The method of Kerkhoff requires the use of **two cards**. To change a secret number, a **supervisor control card** is inserted into the dispensing machine, and the coded message on the card informs the machine that a change in the secret number of a

customer's credit card is to be performed. Then the supervisor control card is removed and the customer's credit card is inserted and checked for validity. If the credit card is determined to be valid, the new secret number is written onto the credit card. Kerkhoff does not disclose or suggest writing the result of a banking transaction on a card as encoded information.

Therefore, Kerkhoff does not disclose or suggest requesting a user's home banking service transaction; displaying the home banking service transaction result; confirming the home banking service transaction result; and writing a user's home banking service transaction result on the card as encoded information as recited in independent claim 1.

In view of the above discussion, neither Campbell nor Kerkhoff disclose or suggest the Home Banking method of independent claim 1. Therefore Campbell in view of Kerkhoff cannot render independent claim 1 obvious to one of ordinary skill in the art. The remaining claims depend either directly or indirectly from claim 15 therefore are patentable at least for the reasons stated with respect to claim 15. Accordingly, applicant respectfully requests that the Examiner withdraw this art grounds of rejection.

### **CONCLUSION**

Applicant points out that all of the Examiner's comments have been addressed and that all of the Examiner's objections and rejections

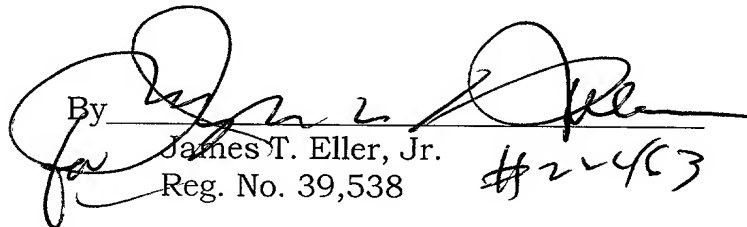
have been overcome, thereby placing all claims pending in the present Application in condition for allowance. Allowance of the claims is respectfully solicited.

In the event that any outstanding matters remain in this application, Applicant requests that the Examiner contact the undersigned at (703) 205-8000 to discuss such matters.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2448 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

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